

Find out if you qualify for EITC, visit

www.irs.gov/eitc

Generally, your EITC is not used to determine eligibility for Medicaid, Supplemental Security Income (SSI), food stamps, low-income housing or most Temporary Assistance for Needy Families (TANF) payments. But, if you save your EITC refund for longer than a month, the amount you save might count as a resource and used to determine your future eligibility. Check with your state or local benefit coordinator to find out if EITC affects your other benefits.



Life's a little easier with



Disability and EITC

Many persons with disabilities or persons having children with disabilities qualify for the Earned Income Tax Credit, EITC or EIC.

About one in four persons miss out of EITC because they don't know about it or because they do not file a tax return. You must file a tax return even if you owe no tax to claim EITC.

Find out if you qualify for EITC.

Did you know?

If you have disability retirement benefits and have not reached your minimum retirement age, you may qualify for EITC if you meet all other EITC requirements. Minimum retirement age is the earliest age you could have received a pension or annuity if you were not disabled.

You may claim a relative of any age as your qualifying child if the person is totally and permanently disabled and your relative and you meet all other EITC requirements.

The tax law definition of totally and permanently disabled is:

The person cannot engage in any substantial gainful activity because of a physical or mental condition.

A doctor determines the condition has lasted or the doctor expects it to last continuously for at least a year or lead to death.

What does this mean to you?

You retired last year because of a disability and received \$12,000 in retirement benefits. You are 42 years old and worked for your company for 15 years. The earliest age your company pays retirement benefits is 55 years old with 30 years of service. If you meet all the other EITC requirements, you can use your disability retirement benefits as earned income and claim EITC. Find out if you qualify!

You have a relative with a disability who is 35 years old who earned \$3,200 working in a supported employment program. Your relative who was never married was born with a developmental disability and lived with you in the United States for the full year. This relative could be your qualifying child for EITC. Find out if you qualify!

For example

David wants to claim his son Charlie for EITC. David earned \$14,500 and had no other income. Charlie is 35 years old, was never married and his father says he is disabled. Charlie lived with his father in the U.S. for the full year and no one else lived in the home. Charlie's mother is deceased. Both have Social Security numbers valid for employment. Charlie worked for part of the year and earned \$5,200.

What do we need to know to find out if David qualifies for EITC?

Is Charlie able to work?

Has a doctor determined Charlie is disabled?

Did the doctor say how long Charlie's disability will last?

Can David get a statement from Charlie's doctor about his disability?

Take 1 We find out Charlie had an accident last May and sustained a disability from his injuries. His doctor said he is totally and permanently disabled, not able to work and the doctor does not expect Charlie to recover.

David can claim EITC using Charlie as his qualifying child because his doctor determined he cannot work because of his disability and his disability will last longer than a year.

Take 2 We find out Charlie had an accident last May and sustained a disability from his injuries. Charlie's recovery is good and his doctor expects him to return to work this coming March.

Charlie is not David's qualifying child because his disability is not expected to last a full year.

